THE BUILDER,

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A few weeks back we spoke of the building business as being reported to us to be very bad in Hereford; our agent there wrote us discouragingly as to the prospect of a sale for The Builder, and we determined to take some steps to attempt to rouse matters into activity; we made a few inquiries preliminary to our bestiring ourselves, but have not been able to proceed to any particular step. Since then we have a report from Manchester, but it is very brief, assigning no cause, and guessing at none, but merely recording the fact that the sale of The Builder is so low there as not to be worth while forwarding any more numbers! so far from Mr. Lynch; now we can readily understand, and in fact the cause is plainly stated as regards Hereford—but Manchester:—the second of London, that we should obtain no readier response there is to us an enigma, and we beg of some of our friends in that quarter to solve it for us.

Matters are not there as they used to be, if this is a fair sample of the condition of things. What has possessed the people?—we have little market-towns that outbid Manchester for our suffrages. We are not prepared, with this fact before our eyes, to disparage or accuse ourselves, but this we do think, that some intermediate agent between us and the Manchester Builders is still wanting; and if it continue long as it is, we may pay a visit to the spot, and look into it. Of Manchester we have, and have a right to have, great hopes, and great hope also that our exertions will not be without its good to her Builders; we cannot, however, dwell upon the matter this week, but we would thank any of our readers there to communicate to us, and to favour us with any suggestions it may seem good to them to make.

It may be in place here for us to advise our architectural brethren to prepare themselves in the study of hospital designs. We perceive by the papers that a meeting has been held, and large sums subscribed for the building and establishing a hospital for the Marylebone and Paddington districts. Now this kind of subject is one to give good exercise to the reflecting minds in the profesaion, and the great question of warmth and ventilation, with many material points of internal arrangement, will call for and amply repay attention. We mention it in time, so that if a competition should be instituted, the brief period which committees usually assign may be virtually lengthened.

FIRE INSURANCE.

Practical builders, more especially those concerned in the mighty speculations of the day, and who so firmly grasp the wand of Plutus as to cause whole districts to rise at their bidding, are parties highly interested in this species of insurance; architects and surveyors, also, are persons whose opinions have great weight with proprietors of house property in matters relating to insurance; and if to these we add contractors, bound to insure buildings in progress, and the number of masters on a small scale, whose aim and practice it has been to invest their all in third and fourth-rate houses, the aggregate constitutes a body from whom the offices derive a large share of support.

We claim this influential position in the scale of fire insurance for our class, and with it the privilege of discussing a subject of so much importance whenever incidents occur to render it desirable or necessary.

It may be that the premium or per-centage required for insurances against loss by fire is imposed by way of average, derived from statistics especially applying to this branch of business, but which, having been confined to the archives of the offices, is for the present inaccessible to investigation; their best interests require, however, the publication of the governing data. The current, but short sighted views, that all claims under policies being satisfied, inquiry is therefore both needless and uncourteous, cannot be too quickly superseded by others of a more enlarged and satisfactory kind.

Most of the offices combine the two great divisions of insurance, *fire* and *life;* that is to say, the same society or company undertake risks of both kinds. No doubt transactions so very different in their nature are kept separate in the conducting of their business; it would be a culpable neglect of the public security to blend them for the purpose of answering claims, or to compensate defective premiums of one description by excessive ones of another; the practice of the offices leads us, however, to infer that the results as to fire insurance have not in all cases proved favourable; for while a well-established office has never been known to relinquish the insurance of lives, others have abandoned that against fire.

The loss by the ravages of this destructive element upon buildings and merchandize, within a short period, two-thirds of which may fairly be considered to have been reimbursed by the offices, has been of fearful amount, and suggests much matter for grave consideration. The reiterated alarms have passed away, but the liabilities to recurrence are scarcely diminished; and what period must elapse before the exchequers of the offices are replenished to a capability of sustaining similar demands upon them? If parallel of any kind exists between Fire and Life Insurance; if the premiums required for the former are deduced from an average of ordinary casualties, as are the latter from given decrements of life, we may consistently compare the extraordinary demands of the last two years on account of fires, to those which a fatal epidemic would create in the life department, and which would derange all calculation based upon a gradually accruing fund. We must, therefore, until better informed, retain our sceptical opinions as to the reality of accumulations, to any great extent, arising from the present rate of premiums for Fire Insurance; even the insignificant sums received in that shape for heavy risks, are burthened with the expenses of agencies, stationery, and a host of petty and vexatious claims which the public neither hear of, or suspect; to these must be added the expenses of the home establishment and of the admirable and effective equipment superintendence and maintenance of the Fire Brigade of the Metropolis.

Thus far we feel entitled to proceed with our remarks; on the other hand, the Insurance Companies of London, whom no commercial or corporate bodies in Europe have equalled either in magnitude of operations, or in the promptitude and liberality with which all claims upon them have been satisfied, make no complaint on the score of losses; and we are led to hope that they are looking rather to the increased security that may be given to buildings, than to increased premiums, for protection that would seem imperative.

The more popular and palatable remedy of increased security in buildings may well originate in activity on the part of the insurance companies themselves, and they would find builders of all classes become parties to well-concerted plans of this nature; or, could a government commission be more usefully employed than in collecting evidence and proposing means to avert extensive fires? This would at once settle the question as to the resources of the building art bearing upon it, and decide the fitness of the time for calling them into action.

The great fire at Hamburgh gave rise to much inquiry and discussion throughout the continent as to rebuilding, combined with the means of future prevention. We were present in that city shortly after the calamity occurred, and had opportunities of becoming acquainted with the various plans suggested; so much dreaded was a recurrence, that it was proposed to raze remaining insecure buildings, and to restore them upon new modes of construction: and so strongly did this feeling prevail at the time, that Louis Philippe entertained a similar intention, to be carried into effect at Paris. But, without going into projects upon so large a scale, much may be done by an attentive consideration of the more palpable causes of the extensive damage sustained by what are called *great fires;* and, though unassisted by more than ordinary information, we may assume that these have for the most part originated on wharfs, in warehouses, or in manufactories where material of a combustible nature is wrought.

With respect to mercantile depots for goods of a hazardous kind, whether for temporary purposes, as at wharfs, or as stores of the proprietor or holder, these should be arched and fire-proof: the public interests require this precaution, easy of accomplishment, and which should be strictly enforced. Many stacks of warehouses now occupied in this way could never have been intended to contain such hazardous deposits, but repeated transfers have brought them into these uses; none being aware of the danger incurred until it is manifested by an outbreak of fire. Manufactories of this description might be limited in altitude to two or three arched and terraced floors, in lieu of the towering buildings of the day, where an accident generally ends in a total loss. The cost of fire-proof buildings is doubtless a point weighing against the adaptation of them; but in all such cases large capitals are necessarily brought to bear, and remain constantly at risk, either by the proprietors or the insurance companies; and, abating public considerations, we very much question even the economy that is suffered to rule in such matters.

In conclusion, we will just glance at ordinary house property, of which whole masses of an insecure kind is insured; but whether so or not is immaterial in the larger sense, that includes the general safety, both of life and property. Cases do occur where all the skill and exertion of the well-organised force instituted for protection, fail in arresting the progress of a fire, until it is checked by some local impediment; why not then, interpose more effective obstacles in the shape of blocks of fire-proof building at intervals judiciously chosen? The minor considerations such a measure involves would yield to the nobler incentives of its advocates; who, in addition, would have the gratification of seeing the greater part of the sums required for such purposes dispensed in the channels of labour.

There is a very recent example of practical judgment in building, with a view to limit the extent of damage by fire at the extensive workshops of Mr. Thomas Cubitt, the eminent builder, at Pimlico; this object is effected by interposing fire-proof bays or compartments at intervals through the range; and the plan is, of course, applicable under modifications, to other descriptions of building.

SOMERSET HOUSE DRAWING AND MODELLING SCHOOL—THE POLYTECHNIC INSTITUTION CLASSES—THE BRITISH MUSEUM—NATIONAL GALLERY, &c.

The facilities which these institutions give for instruction and study are so great, when united in one connected scheme, that we are surprised no one has laid down a plan to secure to the student their combined advantages; they only require to be dovetailed together, and filled in by a provision for the intervening hours, for giving a practical direction to the several courses of instruction that are pursued in each day, to render such a plan to young men, an invaluable means of acquiring with suitable economy, an enlarged measure of information; builders' sons and apprentices in the country, who are debarred these advantages, and wish to improve themselves; manufacturers, also pattern designers, and the like, might by six or twelve months' residence in London greatly benefit themselves, and we therefore invite respectable and qualified persons to turn their attention to making provision for securing to parents the comfortable and proper supervision of their sons, as on the other hand we shall be happy to promote the views of those in the country who may desire to avail themselves of the advantages alluded to. We shall resume the subject next week.

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